## **PUBLIC SUBMISSION**

**As of:** September 28, 2015 **Received:** September 24, 2015

**Status:** Pending\_Post

**Tracking No.** 1jz-8lb3-kx7q

Comments Due: September 24, 2015

**Submission Type:** Web

**Docket:** EBSA-2010-0050

Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7687

Comment on FR Doc # 2015-08831

## **Submitter Information**

Name: John Heinz

**Address:** 

3709 Running Springs Road Ellicott City, MD, 21042 **Email:** Jch1945@verizon.net

## **General Comment**

Please do not restrict the right to trade options in IRA or 401k accounts. I use covered calls to minimize risks and reduce losses in my retirement account. This is an important investment tool for individual investors. The proper use of tools like this helps improve the long term performance of IRA investment accounts.